Docket No.: 3350-030B File No.: 1158.41323CX2 Client No.: QuickRemit-Cont

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.

Docket No.: 3350-030B File No.: 1158.41323CX2 Client No.: QuickRemit-Cont

ABSTRACT

In order to perform cashless transactions, information identifying a purchaser, without identifying a payment account for the purchaser, is received at a central processing point. The received identifying information is processed at the central processing point to determine if the purchaser is a registered purchaser. A notice confirming registration is transmitted from the central processing point to a point of purchase, if the purchaser is determined to be a registered purchaser. An instruction for paying for a purchase on behalf of the purchaser is also received at the central processing point. Payment for the purchase is directed on behalf of the purchaser, based on the determination that the purchaser is a registered purchaser and the received instruction for paying for the purchase.